



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** ATLANTIC UNION BANKSHARES CORPORATION

**City/State** RICHMOND, VA

## Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 20,012,566

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**ATLANTIC UNION BANKSHARES CORPORATION**  
**1051 EAST CARY STREET SUITE 1200**  
  
**RICHMOND, VA 23219**

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BHC Name

City/State

## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	19,753,154	18,303,834	19,021,107	16,811,017	13,202,130
Net income (\$000)	141,573	37,798	158,228	193,528	146,248
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.85	2.65	61	3.04	2.84	63	2.98	2.77	64	3.27	3.01	56	3.29	3.08	56
+ Non-interest income	0.67	1.11	30	0.57	1.14	23	0.63	1.21	25	0.74	1.32	26	0.79	1.31	27
– Overhead expense	2.13	2.24	49	2.23	2.63	32	2.20	2.57	33	2.48	2.69	40	2.56	2.71	45
– Provision for credit losses	-0.42	-0.15	11	0.97	0.85	62	0.43	0.51	39	0.13	0.15	54	0.11	0.14	44
+ Securities gains (losses)	0	0.01	53	0.13	0.03	93	0.06	0.02	84	0.05	0.01	92	0	0	79
+ Other tax equivalent adjustments	0.01	0	95	0.01	0	95	0.01	0	96	0.01	0	89	-0.02	0	0
= Pretax net operating income (tax equivalent)	1.82	1.79	58	0.56	0.64	35	1.05	1.04	47	1.45	1.56	39	1.40	1.57	33
Net operating income	1.43	1.36	62	0.41	0.48	35	0.83	0.81	46	1.15	1.19	42	1.13	1.24	34
Net income	1.43	1.35	62	0.41	0.50	34	0.83	0.82	45	1.15	1.19	42	1.11	1.24	33
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.43	3.14	66	4.15	3.78	73	3.89	3.55	71	4.78	4.41	75	4.61	4.24	73
Interest expense	0.26	0.27	56	0.76	0.66	67	0.57	0.52	65	1.09	1.08	57	0.88	0.86	60
Net interest income (tax equivalent)	3.17	2.85	69	3.39	3.10	66	3.31	3.01	68	3.69	3.33	65	3.73	3.38	67
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.02	0.13	22	0.12	0.28	37	0.08	0.27	27	0.17	0.21	53	0.12	0.22	42
Earnings coverage of net loan and lease losses (X)	105.55	4.52	91	16.08	21.56	60	23.47	22.91	68	12.14	24.40	46	17.49	21.75	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.86	1.39	18	1.19	1.51	28	1.14	1.58	25	0.34	0.83	10	0.42	0.90	13
Allowance for loan and lease losses / Total loans and leases	0.86	1.37	18	1.18	1.48	30	1.14	1.55	26	0.33	0.81	10	0.42	0.89	13
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31	0.63	22	0.32	0.66	18	0.39	0.71	22	0.29	0.57	19	0.37	0.61	26
30–89 days past due loans and leases / Total loans and leases	0.12	0.27	30	0.15	0.36	23	0.26	0.39	37	0.52	0.43	69	0.59	0.44	73
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-0.46	-1.82	59	4.70	6.94	46	4.90	3.20	62	11.13	14.45	39	14.40	16.62	47
Net short-term noncore funding dependence	-1.47	-8.21	73	-1.14	-2.29	46	2.61	-4.76	78	3.86	3.38	42	11.94	4.66	72
Net loans and leases / Total assets	68.02	59.81	74	71.85	63.21	75	71.08	61.58	76	71.88	63.77	69	70.29	63.98	56
<b>Capitalization</b>															
Tier 1 leverage ratio	9.20	9.11	55	8.82	9.03	48	8.95	9.13	46	8.79	9.76	25	9.71	9.71	49
Holding company equity capital / Total assets	13.73	10.88	85	13.25	11.06	81	13.79	11.16	83	14.31	12.43	73	13.98	12.22	75
Total equity capital (including minority interest) / Total assets	13.73	11.01	85	13.25	11.18	80	13.79	11.29	82	14.31	12.57	73	13.98	12.27	75
Common equity tier 1 capital / Total risk-weighted assets	10.56	12.69	19	9.88	12.01	18	10.26	12.38	17	10.24	12.17	23	9.93	12.12	14
Net loans and leases / Equity capital (X)	4.95	5.51	40	5.42	5.78	43	5.15	5.58	41	5.02	5.21	49	5.03	5.29	44
Cash dividends / Net income	33.73	25.30	68	104.51	60.26	84	53.42	42.30	67	40.48	33.12	64	39.66	27.31	73
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	1.31	9.29	21	15.10	17.07	46	11.80	16.68	37	27.59	9.26	88	47.58	7	97
Equity capital	4.94	9.31	39	4.22	6.16	48	7.77	6.99	62	30.58	10.49	87	83.94	7.89	97
Net loans and leases	-4.10	0.79	32	15.95	13.26	66	10.56	9.07	66	30.48	9.10	90	35.43	7.89	93
Noncore funding	-60.24	-23.76	4	-34.67	-2.41	8	-37.84	-12.18	20	10.37	6.59	62	59.37	10.67	92
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0.26	1.14	77
Long-term debt / Equity capital	5.42	11.05	40	6	13.39	45	5.49	13.56	37	6.25	13.04	50	8.16	13.37	55
Equity investment in subsidiaries / Equity capital	107.81	103.07	75	103.92	103.11	59	105.54	102.81	68	111.31	103.22	85	114.44	103.10	88
Cash from ops + noncash items + op expense / Op expense + dividends	60.87	130.64	21	206.12	154.33	72	108.25	147.24	32	163.66	190.27	46	65.17	174.91	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	255,719	293,731	572,357	611,431	469,301	-12.94	100.76
Income from lease financing receivables.....	2,202	549	2,372	132	0	301.09	
Fully taxable income on loans and leases.....	257,203	293,664	573,266	609,808	467,757	-12.42	102.68
Tax-exempt income on loans and leases.....	718	616	1,463	1,755	1,544	16.56	51.48
Estimated tax benefit on income on loans and leases.....	229	204	477	572	589	12.00	-59.28
Income on loans and leases (tax equivalent).....	258,150	294,484	575,206	612,135	469,890	-12.34	101.78
Investment interest income (tax equivalent).....	45,043	42,258	85,570	88,191	58,749	6.59	143.76
Interest on balances due from depository institutions.....	163	1,034	1,289	3,766	2,124	-84.24	45.54
Interest income on other earning assets.....	1,365	1,979	2,937	6,361	6,220	-31.03	-29.78
Total interest income (tax equivalent).....	304,721	339,755	665,002	710,453	536,983	-10.31	105.24
Interest on time deposits of \$250K or more.....	3,590	7,380	12,510	12,972	4,023	-51.36	
Interest on time deposits < \$250K.....	8,761	18,961	33,400	37,939	22,341	-53.79	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,015	22,033	30,034	64,060	32,972	-81.78	22.33
Interest on other borrowings and trading liabilities.....	2,861	9,418	14,035	38,317	34,582	-69.62	-40.48
Interest on subordinated debt and mandatory convertible securities.....	3,851	4,087	8,177	8,172	8,179	-5.77	367.92
Total interest expense.....	23,078	61,879	98,156	161,460	102,097	-62.70	64.57
Net interest income (tax equivalent).....	281,643	277,876	566,846	548,993	434,886	1.36	109.48
Non-interest income.....	65,963	52,587	119,250	125,039	104,050	25.44	95.38
Adjusted operating income (tax equivalent).....	347,606	330,463	686,096	674,032	538,936	5.19	106.65
Overhead expense.....	210,448	204,508	418,422	417,303	337,612	2.90	91.97
Provision for credit losses.....	-41,038	88,456	82,201	22,125	14,084		
Securities gains (losses).....	78	12,275	12,294	7,675	457	-99.36	-46.58
Other tax equivalent adjustments.....	1,405	1,167	2,613	2,086	-3,216	20.39	-18.08
Pretax net operating income (tax equivalent).....	179,679	50,941	200,380	244,365	184,406	252.72	222.91
Applicable income taxes.....	30,453	6,499	28,066	37,556	30,014	368.58	140.00
Tax equivalent adjustments.....	7,653	6,644	14,086	13,110	4,979	15.19	14.98
Applicable income taxes (tax equivalent).....	38,106	13,143	42,152	50,666	34,993	189.93	96.98
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	141,573	37,798	158,228	193,699	149,413	274.55	290.03
Discontinued operations, net of applicable income taxes.....	0	0	0	-171	-3,165		
Net income attributable to holding company.....	141,573	37,798	158,228	193,528	146,248	274.55	290.03
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	141,573	37,798	158,228	193,528	146,248	274.55	290.03
Investment securities income (tax equivalent).....	45,043	42,258	85,570	88,191	58,749	6.59	143.76
US Treasury and agency securities (excluding mortgage-backed securities).....	438	346	609	840	381	26.59	
Mortgage-backed securities.....	16,835	18,616	35,532	40,659	27,400	-9.57	170.62
All other securities.....	27,770	23,296	49,429	46,692	30,968	19.21	126.55
Cash dividends declared.....	47,759	39,502	84,518	78,345	58,001	20.90	186.24
Common.....	41,825	39,502	78,860	78,345	58,001	5.88	150.67
Preferred.....	5,934	0	5,658	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.09	2.92	61	3.71	3.46	71	3.50	3.27	67	4.23	4	68	4.07	3.87	68
Less: Interest expense .....	0.23	0.25	54	0.68	0.61	64	0.52	0.48	65	0.96	0.98	53	0.77	0.79	57
Equals: Net interest income (tax equivalent) .....	2.85	2.65	61	3.04	2.84	63	2.98	2.77	64	3.27	3.01	56	3.29	3.08	56
Plus: Non-interest income .....	0.67	1.11	30	0.57	1.14	23	0.63	1.21	25	0.74	1.32	26	0.79	1.31	27
Equals: adjusted operating income (tax equivalent) .....	3.52	3.82	38	3.61	4.05	25	3.61	4.04	31	4.01	4.41	31	4.08	4.46	31
Less: Overhead expense .....	2.13	2.24	49	2.23	2.63	32	2.20	2.57	33	2.48	2.69	40	2.56	2.71	45
Less: Provision for credit losses .....	-0.42	-0.15	11	0.97	0.85	62	0.43	0.51	39	0.13	0.15	54	0.11	0.14	44
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	53	0.13	0.03	93	0.06	0.02	84	0.05	0.01	92	0	0	78
Plus: other tax equivalent adjustments .....	0.01	0	95	0.01	0	95	0.01	0	96	0.01	0	89	-0.02	0	0
Equals: Pretax net operating income (tax equivalent) .....	1.82	1.79	58	0.56	0.64	35	1.05	1.04	47	1.45	1.56	39	1.40	1.57	33
Less: Applicable income taxes (tax equivalent) .....	0.39	0.41	43	0.14	0.16	37	0.22	0.23	46	0.30	0.36	34	0.27	0.33	27
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.43	1.36	62	0.41	0.48	35	0.83	0.81	46	1.15	1.19	42	1.13	1.24	34
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	2	-0.02	0	1
Equals: Net income .....	1.43	1.35	62	0.41	0.50	34	0.83	0.82	45	1.15	1.19	42	1.11	1.24	33
Memo: Net income (last four quarters) .....	1.33	1.25	62	0.83	0.81	42	0.83	0.82	45	1.15	1.19	41	1.11	1.24	33
Net income—BHC and noncontrolling (minority) interest .....	1.43	1.37	62	0.41	0.50	34	0.83	0.83	45	1.15	1.20	42	1.11	1.25	33
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.07	93.15	12	89.46	91.74	22	89.93	92.32	18	88.48	91.05	24	88.32	91.48	20
Average interest-bearing funds / Average assets .....	60.48	62.32	45	66.24	65.48	55	64.21	64.06	54	66.48	65.57	54	66.05	65.56	57
Interest income (tax equivalent) / Average earning assets .....	3.43	3.14	66	4.15	3.78	73	3.89	3.55	71	4.78	4.41	75	4.61	4.24	73
Interest expense / Average earning assets .....	0.26	0.27	56	0.76	0.66	67	0.57	0.52	65	1.09	1.08	57	0.88	0.86	60
Net interest income (tax equivalent) / Average earning assets .....	3.17	2.85	69	3.39	3.10	66	3.31	3.01	68	3.69	3.33	65	3.73	3.38	67
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.67	4.05	31	4.42	4.44	56	4.16	4.27	48	5.10	5.09	56	4.89	4.95	54
Interest-bearing bank balances .....	0.08	0.11	18	0.53	0.50	60	0.35	0.27	75	1.94	2.04	42	1.15	1.64	15
Federal funds sold and reverse repos .....	1.23	0.26	89	0.80	0.94	50	0.47	0.68	47	1.72	2.44	28	2.04	2.17	48
Trading assets .....	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	3.36	3.11	61	4.08	3.74	71	3.82	3.51	68	4.70	4.36	73	4.53	4.20	73
Investment securities (tax equivalent) .....	2.88	1.80	96	3.50	2.51	94	3.28	2.25	96	3.55	2.76	94	3.31	2.68	88
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.90	1.28	82	3.70	2.01	92	3.51	1.75	92	3.37	2.32	88	2.06	2.05	55
Mortgage-backed securities .....	2.04	1.56	88	2.95	2.33	94	2.60	2.05	92	3.01	2.61	89	2.68	2.50	75
All other securities .....	3.55	2.91	75	3.95	3.48	76	3.75	3.24	73	4.15	4.06	68	3.70	4.20	53
Interest-bearing deposits .....	0.29	0.24	68	0.91	0.70	70	0.69	0.53	71	1.20	1.10	60	0.78	0.81	51
Time deposits of \$250K or more .....	1.23	0.76	89	2.24	1.67	91	1.96	1.42	88	2.47	1.96	90	1.46	1.44	51
Time deposits < \$250K .....	0.96	0.72	76	1.82	1.58	65	1.63	1.36	71	1.83	1.82	46	1.33	1.29	50
Other domestic deposits .....	0.09	0.17	29	0.55	0.50	65	0.36	0.36	55	0.94	0.93	53	0.62	0.67	51
Foreign deposits .....		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.08	0.19	39	0.45	0.85	28	0.32	0.62	26	0.85	1.86	25	1.24	1.51	40
Other borrowed funds and trading liabilities .....	0.60	1.31	23	0.98	1.62	18	0.79	1.50	17	2.14	2.38	34	2.29	2.28	53
All interest-bearing funds .....	0.39	0.40	56	1.02	0.92	63	0.80	0.74	61	1.44	1.49	52	1.17	1.19	59

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	65,963	52,587	119,250	125,039	104,050
Fiduciary activities income	5,755	5,190	10,576	10,345	5,536
Service charges on deposit accounts - domestic	12,116	12,508	25,251	30,202	25,439
Trading revenue	3,294	10,243	16,637	15,320	3,554
Investment banking fees and commissions	7,528	6,288	13,051	13,019	10,614
Insurance activities revenue	752	1,581	2,002	1,178	1,553
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	14,684	7,025	24,496	9,007	21,603
Other non-interest income	21,834	9,752	27,237	45,968	35,751
Total overhead expenses	210,448	204,508	418,422	417,303	337,612
Personnel expense	103,645	100,013	206,661	195,349	159,379
Net occupancy expense	22,334	21,503	43,764	44,052	37,698
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,298	8,624	16,574	18,521	12,839
Other operating expenses	77,171	74,368	151,423	159,381	127,696
Fee income on mutual funds and annuities	819	795	1,640	4,461	4,025
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,885	1,973	1,879	1,989	1,609
Average personnel expense per employee	54.98	50.69	109.98	98.21	99.05
Average assets per employee	10,479.13	9,277.16	10,122.99	8,451.99	8,205.18

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	1.24	2.15	44	1.51	2.20	48	1.38	2.02	46	3.57	2.72	67	3.87	3.08	65
Overhead expenses / Net Interest Income + non-interest income	61.65	59.03	62	62.93	63.28	54	62.02	62.28	52	62.94	61.29	61	63.61	60.88	64
<b>Percent of Average Assets</b>															
Total overhead expense	2.13	2.24	49	2.23	2.63	32	2.20	2.57	33	2.48	2.69	40	2.56	2.71	45
Personnel expense	1.05	1.25	28	1.09	1.31	27	1.09	1.30	27	1.16	1.41	27	1.21	1.44	29
Net occupancy expense	0.23	0.24	43	0.23	0.26	32	0.23	0.26	33	0.26	0.28	43	0.29	0.28	53
Other operating expenses	0.86	0.73	75	0.91	0.99	66	0.88	0.94	63	1.06	0.97	71	1.06	0.97	73
Overhead less non-interest income	1.46	1.10	84	1.66	1.36	74	1.57	1.25	75	1.74	1.32	77	1.77	1.38	77
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	60.54	58.45	57	61.89	62.83	52	60.99	61.82	51	61.91	60.64	59	62.64	60.37	63
Personnel expense	29.82	33.10	29	30.26	32.43	31	30.12	32.36	33	28.98	32.39	26	29.57	32.51	29
Net occupancy expense	6.43	6.33	50	6.51	6.65	46	6.38	6.58	47	6.54	6.52	52	6.99	6.48	61
Other operating expenses	24.30	18.60	83	25.11	23.06	75	24.49	22.28	75	26.39	21.20	82	26.08	20.90	81
Total non-interest income	18.98	28.18	32	15.91	27.40	25	17.38	28.83	27	18.55	29.23	28	19.31	28.50	31
Fiduciary activities income	1.66	2.24	48	1.57	2.10	52	1.54	2.09	50	1.53	1.97	51	1.03	2.14	45
Service charges on domestic deposit accounts	3.49	3.19	52	3.78	3.35	60	3.68	3.27	57	4.48	3.88	57	4.72	4.15	56
Trading revenue	0.95	0.72	75	3.10	1.60	81	2.42	1.28	79	2.27	1.18	82	0.66	0.85	64
Investment banking fees and commissions	2.17	2.52	61	1.90	2.64	56	1.90	2.46	57	1.93	3.54	52	1.97	3.42	54
Insurance activities revenue	0.22	0.37	65	0.48	0.39	75	0.29	0.41	69	0.17	0.47	62	0.29	0.47	68
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.55	15	0	-0.20	40	0	0.01	42	0	0.28	21	0	0.65	9
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.22	3.83	62	2.13	2.89	57	3.57	3.92	59	1.34	1.86	48	4.01	1.61	86
Other non-interest income	6.28	9.26	35	2.95	9.31	7	3.97	9.65	17	6.82	10.04	36	6.63	9.86	35
Overhead less non-interest income	41.57	29.94	83	45.97	34.19	81	43.60	31.93	79	43.36	31.06	88	43.34	31.46	86
Applicable income taxes / Pretax net operating income (tax equivalent)	16.95	21.54	11	12.76	18.39	19	14.01	18.63	18	15.37	20.56	14	16.28	19.04	24
Applicable income tax + TE / Pretax net operating income + TE	21.21	23.10	20	25.80	22.75	74	21.04	21.18	40	20.73	23.23	27	18.98	21.56	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	9,568,203	9,762,737	9,750,727	9,579,643	7,510,705	-1.99	95.53
Commercial and industrial loans	2,990,623	3,555,877	3,263,460	2,114,033	1,317,135	-15.90	547.07
Loans to individuals	606,109	691,415	649,053	723,273	681,734	-12.34	18.69
Loans to depository institutions and acceptances of other banks	0	0	0	0	11,529		
Agricultural loans	7,424	14,301	9,262	13,714	16,605	-48.09	80.11
Other loans and leases	558,296	339,383	445,553	235,678	178,499	64.50	412.89
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,730,655	14,363,713	14,118,055	12,666,341	9,716,207	-4.41	129.64
Less: Allowance for loan and lease losses	118,261	169,977	160,540	42,294	41,045	-30.43	237.18
Net loans and leases	13,612,394	14,193,736	13,957,515	12,624,047	9,675,162	-4.10	129.01
Debt securities that reprice or mature in over 1 year	3,292,929	2,374,687	2,905,603	2,300,892	2,120,486	38.67	227.70
Mutual funds and equity securities	0	0	0	0	3,348		-100.00
Subtotal	16,905,323	16,568,423	16,863,118	14,924,939	11,798,996	2.03	143.12
Interest-bearing bank balances	593,271	637,693	318,974	236,292	95,218	-6.97	535.28
Federal funds sold and reverse repos	3,216	2,862	2,013	38,172	216	12.37	1181.27
Debt securities that reprice or mature within 1 year	120,401	189,056	178,159	196,620	137,837	-36.31	-10.41
Trading assets	101,016	192,706	161,193	53,819	19,180	-47.58	719.27
Total earning assets	17,723,227	17,590,740	17,523,457	15,449,842	12,051,447	0.75	146.36
Non-interest-bearing cash and due from depository institutions	268,675	202,947	172,307	163,050	166,927	32.39	108.44
Premises, fixed assets, and leases	213,342	227,865	219,253	215,782	147,064	-6.37	72.01
Other real estate owned	6,834	6,443	12,657	8,265	8,813	6.07	-48.93
Investment in unconsolidated subsidiaries	5,524	4,990	5,529	5,202	4,504	10.70	97.22
Intangible and other assets	1,795,081	1,721,283	1,703,321	1,721,309	1,386,538	4.29	174.02
Total assets	20,012,566	19,754,151	19,636,407	17,563,450	13,765,293	1.31	146.52
Quarterly average assets	19,875,708	19,101,833	19,758,471	17,396,871	13,569,887	4.05	150.07
Average loans and leases (YTD)	14,067,938	13,329,601	13,827,760	11,998,276	9,608,266	5.54	141.82
<b>Memoranda</b>							
Loans held-for-sale	32,726	55,067	96,742	55,405	0	-40.57	-14.14
Loans not held-for-sale	13,697,929	14,308,646	14,021,313	12,610,936	9,716,207	-4.27	130.56
Real estate loans secured by 1-4 family	2,052,580	2,239,266	2,188,553	2,329,748	1,927,711	-8.34	32.44
Commercial real estate loans	7,481,066	7,487,870	7,527,014	7,212,008	5,547,807	-0.09	125.79
Construction and land development	838,722	1,248,028	925,798	1,250,924	1,194,821	-32.80	9.49
Multifamily	860,081	717,719	814,745	633,743	548,231	19.84	154.67
Nonfarm nonresidential	5,782,263	5,522,123	5,786,471	5,327,341	3,804,755	4.71	161.70
Real estate loans secured by farmland	34,557	35,601	35,160	37,887	35,187	-2.93	13.73
Total investment securities	3,413,330	2,563,743	3,083,762	2,497,512	2,261,671	33.14	198.42
U.S. Treasury securities	65,305	0	0	4,498	0		
US agency securities (excluding mortgage-backed securities)	13,961	17,427	16,145	19,635	17,660	-19.89	55.09
Municipal securities	1,476,322	1,078,831	1,374,210	992,239	958,798	36.84	212.21
Mortgage-backed securities	1,704,857	1,336,135	1,542,329	1,345,181	1,184,036	27.60	201.27
Asset-backed securities	29,440	48,622	44,230	48,725	43,831	-39.45	-42.42
Other debt securities	123,445	82,728	106,848	87,234	53,998	49.22	205.81
Mutual funds and equity securities	0	0	0	0	3,348		-100.00
Available-for-sale securities	2,871,773	2,016,065	2,538,794	1,942,368	1,766,051	42.44	205.22
U.S. Treasury securities	65,305	0	0	4,498	0		
US agency securities (excluding mortgage-backed securities)	11,304	14,646	13,394	16,822	17,660	-22.82	25.57
Municipal securities	942,471	539,527	837,326	447,091	466,526	74.68	249.14
Mortgage-backed securities	1,699,808	1,330,542	1,536,996	1,337,998	1,184,036	27.75	200.38
Asset-backed securities	29,440	48,622	44,230	48,725	43,831	-39.45	-42.42
Other debt securities	123,445	82,728	106,848	87,234	53,998	49.22	205.81
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	70,037	65,869	74,914	48,359	7,229	6.33	675.43
Available-for-sale securities appreciation (depreciation)	74,703	89,180	101,172	52,020	-6,134	-16.23	236.12
Structured notes, fair value	0	2,413	0	12,568	2,088	-100.00	-100.00
Pledged securities	1,171,633	1,128,067	1,154,003	1,019,120	640,863	3.86	119.89

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	5,226,352	4,349,790	4,369,673	2,973,675	2,098,647	20.15	274.74
NOW, ATS and transaction accounts	3,775,433	3,619,517	3,625,156	2,905,713	2,288,523	4.31	141.50
Time deposits less brokered deposits < \$250K	1,665,691	1,913,188	1,843,237	1,923,004	1,643,873	-12.94	
MMDA and other savings accounts	5,453,619	4,956,609	5,124,818	4,654,760	3,475,572	10.03	177.53
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	16,121,095	14,839,104	14,962,884	12,457,152	9,506,615	8.64	188.96
Time deposits of \$250K or more	539,796	659,693	619,442	653,729	280,785	-18.17	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	89,749	77,216	250,888	66,053	39,197	16.23	-25.99
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	10,000	100,000	431,703	1,273,600	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	10,055	750,541	210,621	784,652	152,082	-98.66	-92.88
Brokered deposits < \$250K	0	111,165	145,382	197,635	187,600	-100.00	
Noncore funding	639,600	1,608,615	1,326,333	2,133,772	1,933,264	-60.24	-53.59
Trading liabilities	53,591	192,706	161,193	53,819	19,180	-72.19	67.61
Subordinated notes and debentures + trust preferred securities	290,330	297,832	289,829	297,392	291,399	-2.52	211.18
Other liabilities	160,352	197,668	187,678	108,213	90,254	-18.88	245.72
Total liabilities	17,264,968	17,135,925	16,927,917	15,050,348	11,840,712	0.75	142.18
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	166,356	166,363	166,356	0	0	0.00	
Common stock	103,091	104,126	104,169	105,827	87,250	-0.99	79.17
Common surplus	1,715,212	1,745,795	1,750,897	1,790,305	1,380,259	-1.75	183.50
Retained earnings	709,867	540,638	616,053	581,395	467,345	31.30	123.41
Accumulated other comprehensive income	53,072	61,304	71,015	35,575	-10,273	-13.43	496.38
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,747,598	2,618,226	2,708,490	2,513,102	1,924,581	4.94	177.76
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,747,598	2,618,226	2,708,490	2,513,102	1,924,581	4.94	177.76
Total liabilities and capital	20,012,566	19,754,151	19,636,407	17,563,450	13,765,293	1.31	146.52
<b>Memoranda</b>							
Non-interest-bearing deposits	5,226,352	4,349,790	4,369,673	2,973,675	2,098,647	20.15	274.74
Interest-bearing deposits	11,434,539	11,260,172	11,358,035	10,334,841	7,876,353	1.55	143.13
Total deposits	16,660,891	15,609,962	15,727,708	13,308,516	9,975,000	6.73	173.23
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,708,490	2,513,102	2,513,102	1,924,581	1,046,329		
Accounting restatements	0	-39,053	-39,053	-1,133	-476		
Net income	141,573	37,798	158,228	193,528	146,248		
Net sale of new perpetual preferred stock	0	166,363	166,356	0	0		
Net sale of new common stock	-36,763	-46,211	-41,065	-71,351	4,955		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	499,974	794,809		
Less: Dividends declared	47,759	39,502	84,518	78,345	58,001		
Change in other comprehensive income	-17,943	25,729	35,440	45,848	-9,283		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,747,598	2,618,226	2,708,490	2,513,102	1,924,581		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	47.81	36.32	77	49.42	36.22	75	49.66	36.22	77	54.54	37.78	77	54.56	37.19	79
Commercial and industrial loans	14.94	12.25	65	18	14.99	64	16.62	13.52	65	12.04	12.02	53	9.57	12.85	39
Loans to individuals	3.03	3.48	62	3.50	3.53	61	3.31	3.40	62	4.12	4.20	61	4.95	4.31	63
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0.08	0.05	84
Agricultural loans	0.04	0.21	50	0.07	0.20	59	0.05	0.19	56	0.08	0.24	59	0.12	0.30	65
Other loans and leases	2.79	4.22	48	1.72	4.66	24	2.27	4.63	31	1.34	5.01	19	1.30	5	16
Net loans and leases	68.02	59.81	74	71.85	63.21	75	71.08	61.58	76	71.88	63.77	69	70.29	63.98	56
Debt securities over 1 year	16.45	17.61	48	12.02	14.01	37	14.80	15.55	45	13.10	14.60	44	15.40	14.63	58
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0.02	0.06	50
Subtotal	84.47	78.32	75	83.87	78.43	64	85.88	78.16	82	84.98	79.65	61	85.72	79.97	58
Interest-bearing bank balances	2.96	9.11	15	3.23	6.78	24	1.62	7.51	13	1.35	3.06	34	0.69	3.04	20
Federal funds sold and reverse repos	0.02	0.52	65	0.01	0.86	68	0.01	0.82	62	0.22	1.57	71	0	1.66	51
Debt securities 1 year or less	0.60	1.53	34	0.96	1.83	43	0.91	1.68	39	1.12	1.91	46	1	1.96	43
Trading assets	0.50	0.60	68	0.98	1.09	70	0.82	1.01	71	0.31	1.19	58	0.14	1.33	54
Total earning assets	88.56	91.43	15	89.05	90.72	26	89.24	91.05	24	87.97	89.53	29	87.55	89.74	24
Non-interest cash and due from depository institutions	1.34	1.01	78	1.03	1.08	46	0.88	1.07	35	0.93	1.14	32	1.21	1.21	47
Other real estate owned	0.03	0.02	79	0.03	0.03	67	0.06	0.02	86	0.05	0.03	73	0.06	0.04	74
All other assets	10.10	7.50	82	9.92	8.16	74	9.88	7.82	77	11.11	9.27	72	11.24	8.98	73
<b>Memoranda</b>															
Short-term investments	3.58	12.01	9	4.20	10.58	21	2.54	11.17	8	2.68	7.63	35	1.69	7.80	21
U.S. Treasury securities	0.33	1.08	53	0	0.92	14	0	0.84	17	0.03	1.03	35	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.07	0.77	31	0.09	0.48	39	0.08	0.63	35	0.11	0.54	44	0.13	0.69	41
Municipal securities	7.38	1.72	93	5.46	1.45	92	7	1.69	92	5.65	1.34	92	6.97	1.62	94
Mortgage-backed securities	8.52	12.97	32	6.76	11.11	28	7.85	11.75	34	7.66	11.44	27	8.60	11.13	36
Asset-backed securities	0.15	0.38	65	0.25	0.27	73	0.23	0.32	68	0.28	0.28	71	0.32	0.33	73
Other debt securities	0.62	0.52	68	0.42	0.39	67	0.54	0.42	69	0.50	0.39	69	0.39	0.41	68
Loans held-for-sale	0.16	0.42	44	0.28	0.48	51	0.49	0.52	61	0.32	0.39	57	0	0.30	8
Loans held for investment	68.45	59.85	75	72.43	63.46	75	71.40	61.72	79	71.80	63.50	71	70.58	63.93	58
Real estate loans secured by 1-4 family	10.26	11.69	43	11.34	12.29	46	11.15	11.91	48	13.26	13.29	51	14	13.46	50
Revolving	2.79	1.45	80	3.18	1.80	75	3.04	1.66	76	3.75	2.07	76	4.46	2.27	80
Closed-end, secured by first liens	7.16	9.84	38	7.80	9.99	39	7.79	9.81	40	9.05	10.69	41	9.12	10.57	44
Closed-end, secured by junior liens	0.30	0.20	78	0.36	0.26	75	0.32	0.22	77	0.46	0.28	78	0.42	0.31	71
Commercial real estate loans	37.38	22.48	89	37.91	21.90	88	38.33	22.22	89	41.06	22.23	91	40.30	21.58	91
Construction and land development	4.19	3.35	65	6.32	3.32	81	4.71	3.40	69	7.12	3.44	84	8.68	3.51	92
Multifamily	4.30	3.31	70	3.63	3.07	67	4.15	3.12	71	3.61	3.01	69	3.98	2.72	78
Nonfarm nonresidential	28.89	14.81	92	27.95	14.50	92	29.47	14.72	94	30.33	14.69	93	27.64	14.44	90
Real estate loans secured by farmland	0.17	0.34	59	0.18	0.33	62	0.18	0.33	62	0.22	0.36	63	0.26	0.41	65

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	69.68	59.66	64	67.97	55.37	71	69.07	57.15	68	75.63	57.46	74	77.30	56.49	79
Real estate loans secured by 1-4 family	14.95	19.82	34	15.59	19.50	34	15.50	19.43	35	18.39	20.75	40	19.84	21.10	42
Revolving	4.07	2.42	76	4.37	2.79	72	4.23	2.64	73	5.21	3.15	76	6.31	3.50	81
Closed-end	10.88	17.22	29	11.22	16.49	30	11.27	16.59	30	13.19	17.39	33	13.53	17.39	36
Commercial real estate loans	54.48	36.54	85	52.13	32.96	87	53.31	34.63	86	56.94	33.52	90	57.10	32.14	91
Construction and land development	6.11	5.50	59	8.69	4.97	78	6.56	5.26	62	9.88	5.09	82	12.30	5.20	92
1-4 family	1.38	1.11	66	1.48	0.93	70	1.36	0.93	68	1.85	0.94	76	2.33	1.02	79
Other	4.72	4.33	56	7.21	3.90	82	5.20	4.19	63	8.03	4.02	83	9.97	4.05	94
Multifamily	6.26	5.34	65	5	4.72	63	5.77	4.96	65	5	4.69	63	5.64	4.10	73
Nonfarm nonresidential	42.11	24.14	92	38.44	21.76	92	40.99	22.93	92	42.06	22.15	94	39.16	21.40	93
Owner-occupied	15.07	8.14	84	14.39	7.38	87	15.08	7.68	88	16.12	7.72	88	13.76	8.03	83
Other	27.04	15.71	89	24.05	14.16	85	25.91	14.95	89	25.94	14.34	88	25.39	13.38	91
Real estate loans secured by farmland	0.25	0.59	59	0.25	0.52	61	0.25	0.54	59	0.30	0.55	62	0.36	0.63	65
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0.12	0.12	83
Commercial and industrial loans	21.78	20.98	58	24.76	23.90	56	23.12	22.17	58	16.69	19.53	42	13.56	20.32	29
Loans to individuals	4.41	6.28	60	4.81	6.11	59	4.60	6.13	60	5.71	7.13	58	7.02	7.36	63
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.05	0.37	43	0.10	0.31	57	0.07	0.32	50	0.11	0.37	57	0.17	0.46	64
Other loans and leases	4.07	8.03	43	2.36	8.93	23	3.16	9.09	30	1.86	9.85	18	1.84	9.66	16
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	528.13	383.17	79	574.84	392.62	82	547.29	381.27	81	647.18	391.26	91	587.81	379.80	84
Real estate loans secured by 1-4 family	113.29	124.52	46	131.85	133.24	50	122.84	125.03	50	157.39	138.18	58	150.87	137.84	55
Revolving	30.86	15.53	80	36.96	19.64	76	33.51	17.42	79	44.55	21.26	83	48	23.33	83
Closed-end	82.44	107.53	38	94.89	112.01	43	89.33	106.14	42	112.84	115.20	50	102.86	112.79	46
Commercial real estate loans	412.93	238.21	88	440.90	237.30	92	422.48	234.65	90	487.23	229.44	94	434.18	219.72	91
Construction and land development	46.29	35.52	66	73.49	35.78	84	51.96	35.62	71	84.51	34.95	89	93.51	35.36	94
1-4 family	10.49	7.06	71	12.52	6.74	76	10.74	6.34	72	15.80	6.61	80	17.68	7.04	83
Other	35.80	28.07	65	60.96	27.86	89	41.22	28.16	70	68.71	27.32	93	75.83	27.26	96
Multifamily	47.47	34.78	72	42.26	33.28	70	45.73	32.74	76	42.81	31.04	75	42.91	27.85	81
Nonfarm nonresidential	319.16	157.17	92	325.15	157.33	92	324.78	155.06	93	359.91	152.10	95	297.77	147.22	91
Owner-occupied	114.24	52.65	90	121.71	53.29	92	119.49	52.37	92	137.90	53.07	93	104.66	54.89	84
Other	204.92	102.08	93	203.44	101.60	94	205.29	100.54	95	222	97.41	94	193.11	91.80	91
Real estate loans secured by farmland	1.91	3.59	61	2.10	3.50	62	1.97	3.44	63	2.56	3.60	63	2.75	4.02	65
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0.90	0.54	85
Commercial and industrial loans	165.07	127.07	70	209.38	159.86	73	183.17	139.91	71	142.82	122.02	62	103.08	128.82	43
Loans to individuals	33.46	35.29	62	40.71	38.40	62	36.43	37.47	63	48.86	43.51	62	53.35	42.67	66
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0.41	2.01	48	0.84	2.03	62	0.52	1.88	54	0.93	2.18	62	1.30	2.72	66
Other loans and leases	30.82	46.75	47	19.98	51.14	26	25.01	49.54	32	15.92	52.44	20	13.97	51.79	17
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	40.06	28.84	80	37.99	26.07	81	38.75	27.32	82	41.26	26.45	85	44.47	24.79	90
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	303.63	187.37	87	321.31	186.18	88	307.08	183.76	87	353.08	178.57	91	338.16	167.93	90
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	417.87	244.59	88	443.02	244.21	92	426.57	240.85	89	490.98	236.10	94	442.83	225.98	91

BHC Name

City/State

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	3.58	12.01	9	4.20	10.58	21	2.54	11.17	8	2.68	7.63	35	1.69	7.80	21
Liquid assets	12.90	28.17	11	11.61	24.60	10	10.47	26.22	7	10.28	22.44	14	10.69	22.72	8
Investment securities	17.06	19.64	43	12.98	16.55	32	15.70	17.85	41	14.22	16.99	41	16.43	17.27	52
Net loans and leases	68.02	59.81	74	71.85	63.21	75	71.08	61.58	76	71.88	63.77	69	70.29	63.98	56
Net loans, leases and standby letters of credit	68.81	60.62	73	72.67	64.12	77	71.90	62.48	77	73.07	64.84	70	71.50	65.07	61
Core deposits	80.55	74.75	68	75.12	68.08	59	76.20	70.67	55	70.93	63.09	61	69.06	62.13	57
Noncore funding	3.20	10.89	15	8.14	16.68	26	6.75	14.13	28	12.15	19.36	34	14.04	21.34	36
Time deposits of \$250K or more	2.70	1.81	75	3.34	2.56	68	3.15	2.11	72	3.72	2.94	65	2.04	2.89	38
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.45	1.20	45	0.39	1.49	38	1.28	1.47	61	0.38	1.94	33	0.28	1.97	28
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.43	0.52	58	0.38	0.52	51	1.27	0.54	73	0.16	0.48	43	0.28	0.54	41
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	0.05	2.06	17	0.51	1.24	46	2.46	3.01	47	9.25	3.67	89
Earning assets that reprice within 1 year	32.05	38.93	29	32.53	39.71	27	31.98	39.38	28	29.51	39.29	23	28.37	40.29	18
Interest-bearing liabilities that reprice within 1 year	7.32	7.04	68	8.96	9.42	60	8.81	8.20	70	8.38	10.19	43	7.64	10.01	42
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	24.73	30.25	36	23.57	28.34	37	23.17	29.11	37	21.13	26.63	34	20.74	27.38	34
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-0.46	-1.82	59	4.70	6.94	46	4.90	3.20	62	11.13	14.45	39	14.40	16.62	47
Net short-term noncore funding dependence	-1.47	-8.21	73	-1.14	-2.29	46	2.61	-4.76	78	3.86	3.38	42	11.94	4.66	72
Short-term investment / Short-term noncore funding	153.23	284.81	37	129.54	138.95	60	53.11	184.19	17	44.96	77.77	47	14.20	66.46	18
Liquid assets - short-term noncore funding / Nonliquid assets	12.12	34.02	21	9.47	23.27	35	6.35	28.18	18	4.80	16.97	29	-1.39	16.04	21
Net loans and leases / Total deposits	81.70	74.66	69	90.93	82.84	72	88.74	79.43	75	94.86	90.31	60	96.99	90.08	72
Net loans and leases / Core deposits	84.44	81.17	65	95.65	93.70	55	93.28	88.34	67	101.34	103.93	52	101.77	105	49
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	4.02	0.84	95	4.15	1.82	81	4.46	1.57	87	3.36	0.72	95	0.58	-0.82	95
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.29	1.94	86	5.61	4.82	68	6.03	4.31	74	3.62	1.36	88	-0.50	-1.98	84
Structured notes appreciation (depreciation) / Tier 1 capital		0.01		-0.01	0	28		0.02		0	0	55	0	-0.05	57
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	15.87	13.42	65	21.36	12.14	69	17.67	11.38	67	22.23	12.67	68	21.77	16.19	61
Available-for-sale securities	84.13	84.66	35	78.64	85.75	32	82.33	87.23	33	77.77	85.40	33	78.09	81.88	38
U.S. Treasury securities	1.91	5.52	53	0	5.43	13	0	4.72	16	0.18	6.15	32	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0.41	4.50	29	0.68	3.23	39	0.52	4.01	32	0.79	3.49	44	0.78	4.02	38
Municipal securities	43.25	8.87	94	42.08	9.39	93	44.56	9.83	94	39.73	7.75	95	42.39	9.16	95
Mortgage-backed securities	49.95	66.59	23	52.12	67.27	24	50.01	66.64	25	53.86	67.43	26	52.35	65.45	27
Asset-backed securities	0.86	2.05	65	1.90	1.68	74	1.43	1.91	70	1.95	1.66	74	1.94	2.05	72
Other debt securities	3.62	3.17	65	3.23	2.93	68	3.46	3.01	69	3.49	2.94	72	2.39	2.79	65
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0.15	0.42	50
Debt securities 1 year or less	3.53	8.69	31	7.37	11.75	43	5.78	10.55	35	7.87	11.86	50	6.09	11.91	41
Debt securities 1 to 5 years	22.68	17.05	68	29.20	18.03	75	26.09	17.03	71	30.86	17.94	76	29.23	19.18	71
Debt securities over 5 years	73.79	72.17	44	63.42	66.01	39	68.13	69.86	42	61.27	66.02	38	64.53	64.73	38
Pledged securities	34.33	33.87	53	44	37.40	58	37.42	35.67	50	40.81	30.57	63	28.34	33.30	44
Structured notes, fair value	0	0.03	41	0.09	0.02	88	0	0.02	42	0.50	0.03	93	0.09	0.04	88
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-13.59	51.37	18	158.58	146.89	62	5.96	183.32	12	101.95	26.69	83	6.82	6.77	54
Investment securities	33.14	33.34	58	0.36	14.17	27	23.47	23.62	60	10.43	11.75	60	93.38	9.42	97
Core deposits	8.64	16.88	19	26.42	25.99	57	20.11	26.88	29	31.04	11.23	87	40.66	7.29	96
Noncore funding	-60.24	-23.76	4	-34.67	-2.41	8	-37.84	-12.18	20	10.37	6.59	62	59.37	10.67	92

BHC Name

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### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	5,939,757	4,968,910	4,722,412	4,691,272	3,167,085
Commit: Secured commercial real estate loans	1,952,161	1,823,409	1,843,556	1,740,925	1,108,000
Commit: Unsecured real estate loans	52,338	6,630	38,975	12,505	170,783
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	159,029	161,958	161,827	209,658	167,597
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	64,000	115,500	151,500	66,250	0
Written options contracts (interest rate)	64,182	102,088	89,555	27,940	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	5,141,656	4,256,479	4,837,633	3,383,356	2,046,988
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	29.68	22.45	78	25.15	21.74	67	24.05	22.01	61	26.71	23.52	65	23.01	24.05	57
Standby letters of credit	0.79	0.67	70	0.82	0.72	69	0.82	0.71	69	1.19	0.84	74	1.22	0.92	71
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	26.33	49.75	62	22.65	51.68	55	25.86	48.62	59	19.80	68.47	51	14.87	65.81	44
Interest rate contracts	26.33	35.96	65	22.65	36.85	58	25.86	34.36	62	19.80	47.31	53	14.87	43.84	46
Interest rate futures and forward contracts	0.32	5.17	50	0.58	9.28	48	0.77	6.21	51	0.38	10.67	46	0	11.40	13
Written options contracts (interest rate)	0.32	1.82	40	0.52	2.30	39	0.46	2.18	38	0.16	2.47	29	0	2.16	10
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	25.69	20.67	71	21.55	22.27	64	24.64	20.83	69	19.26	28.86	61	14.87	26.74	53
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	42.22	42.93	68	37.28	41.55	63	34.15	42.82	54	39.10	45.53	60	32.96	44.93	49

BHC Name

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RSSD Number

FR Dist.

Peer #

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	5,269,838	4,474,067	5,078,688	3,477,546	2,046,988
Interest rate contracts .....	5,269,838	4,474,067	5,078,688	3,477,546	2,046,988
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	64,000	115,500	151,500	66,250	0
Written options .....	64,182	102,088	89,555	27,940	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	64,182	102,088	89,555	27,940	0
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	5,141,656	4,256,479	4,837,633	3,383,356	2,046,988
Held for trading .....	4,800,478	4,129,307	4,712,906	3,150,299	1,756,892
Interest rate contracts .....	4,800,478	4,129,307	4,712,906	3,150,299	1,756,892
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	469,360	344,760	365,782	327,247	290,096
Interest rate contracts .....	469,360	344,760	365,782	327,247	290,096
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	5,205,355	4,371,979	4,989,132	3,449,606	2,046,988
One year or less .....	2,079,045	160,701	255,248	89,524	66,636
Over 1 year to 5 years .....	890,629	911,781	1,075,869	665,985	677,904
Over 5 years .....	2,235,681	3,299,497	3,658,015	2,694,097	1,302,448
Gross negative fair value (absolute value) .....	60,982	208,011	175,019	61,230	25,535
Gross positive fair value .....	102,430	194,683	163,233	54,379	21,036
Held for trading .....	101,016	192,706	161,193	53,819	19,180
Non-traded .....	1,414	1,977	2,040	560	1,856
Current credit exposure on risk-based capital derivative contracts .....	100,712	194,683	162,920	53,639	9,655
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name

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**Derivatives Analysis**

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts .....	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
<b>Futures and forwards .....</b>															
Written options .....	1.21	12.57	30	2.58	12.99	30	2.98	14.05	31	1.91	13.49	30	0	12.78	8
Exchange-traded .....	1.22	7.49	29	2.28	8.37	35	1.76	8.18	30	0.80	5.91	22	0	6.60	7
Over-the-counter .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options .....	1.22	7.20	30	2.28	7.94	37	1.76	7.73	32	0.80	5.10	25	0	5.49	8
Exchange-traded .....	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Over-the-counter .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps .....	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	97.57	71.23	81	95.14	69.92	80	95.25	68.76	78	97.29	69.75	81	100	70.34	95
<b>Held for trading .....</b>															
Interest rate contracts .....	91.09	40.60	76	92.29	43.50	78	92.80	43.53	78	90.59	44.16	72	85.83	46.31	64
Foreign exchange contracts .....	91.09	34.42	87	92.29	37.56	90	92.80	36.62	89	90.59	37.24	87	85.83	38.40	81
Equity, commodity, and other contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
<b>Non-traded .....</b>															
Interest rate contracts .....	8.91	59.40	23	7.71	56.50	21	7.20	56.47	21	9.41	55.84	27	14.17	53.69	35
Foreign exchange contracts .....	8.91	56.19	23	7.71	54.31	21	7.20	53.82	21	9.41	52.22	27	14.17	50.60	36
Equity, commodity, and other contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	98.78	91.87	61	97.72	89.91	62	98.24	91.48	60	99.20	93.86	66	100	94.47	75
Over 1 year to 5 years .....	39.45	28.05	70	3.59	30.94	16	5.03	32.05	21	2.57	32.17	13	3.26	32.51	16
Over 5 years .....	16.90	26.03	35	20.38	27.26	45	21.18	27.06	46	19.15	30.45	38	33.12	31.16	53
Over 5 years .....	42.42	30.08	66	73.75	28.48	91	72.03	29.56	89	77.47	28.09	91	63.63	28.71	83
Gross negative fair value (absolute value) .....	1.16	1.25	54	4.65	1.76	88	3.45	1.55	84	1.76	0.83	85	1.25	0.72	88
Gross positive fair value .....	1.94	1.68	60	4.35	2.69	81	3.21	2.23	72	1.56	1.19	71	1.03	0.85	64
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.04	0.05	65	0.13	0.07	82	0.10	0.07	83	0.04	0.06	75	0.02	0.06	57
Gross positive fair value (X) .....	0.06	0.07	65	0.12	0.11	66	0.10	0.09	69	0.04	0.07	59	0.02	0.06	50
Held for trading (X) .....	0.06	0.05	73	0.12	0.08	73	0.10	0.07	75	0.04	0.06	70	0.02	0.05	62
Non-traded (X) .....	0	0.01	21	0	0.02	25	0	0.02	22	0	0.01	25	0	0.01	36
Current credit exposure (X) .....	0.06	0.05	69	0.12	0.08	71	0.10	0.06	73	0.04	0.05	65	0.01	0.04	42
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.68	0.63	67	1.35	1.03	70	1.11	0.85	71	0.38	0.73	58	0.09	0.53	43

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	160,540	42,294	42,294	41,045	38,208
Gross losses	5,586	11,828	18,193	28,108	16,230
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,345	3,571	6,755	7,232	5,168
Net losses	1,241	8,257	11,438	20,876	11,062
Provision for loan and lease losses	-41,038	88,456	82,201	22,125	14,084
Adjustments	0	47,484	47,483	0	-185
Ending balance	118,261	169,977	160,540	42,294	41,045
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.42	-0.14	10	0.97	0.85	63	0.43	0.51	39	0.13	0.15	54	0.11	0.14	44
Provision for loan and lease losses / Average loans and leases	-0.58	-0.25	15	1.33	1.37	55	0.59	0.82	35	0.18	0.24	49	0.15	0.24	39
Provision for loan and lease losses / Net loan and lease losses	-3,306.85	77.32	2	1,071.28	792.43	75	718.67	487.86	79	105.98	130.58	42	127.32	134.68	63
Allowance for loan and lease losses / Total loans and leases not held for sale	0.86	1.39	18	1.19	1.51	28	1.14	1.58	25	0.34	0.83	10	0.42	0.90	13
Allowance for loan and lease losses / Total loans and leases	0.86	1.37	18	1.18	1.48	30	1.14	1.55	26	0.33	0.81	10	0.42	0.89	13
Allowance for loan and lease losses / Net loans and leases losses (X)	47.65	15.27	88	10.29	11.83	63	14.04	11.58	73	2.03	8.03	16	3.71	7.54	37
Allowance for loan and lease losses / Nonaccrual assets	324.90	318.67	68	428.97	321.01	75	378.20	299.17	71	149.81	218.72	45	152.28	214.03	44
ALLL / 90+ days past due + nonaccrual loans and leases	261.95	260.68	61	288.69	244.42	70	286.26	244.34	66	77.15	151.73	24	81.19	160.51	25
Gross loan and lease losses / Average loans and leases	0.08	0.22	23	0.18	0.35	40	0.13	0.34	27	0.23	0.28	53	0.17	0.30	37
Recoveries / Average loans and leases	0.06	0.08	50	0.05	0.07	47	0.05	0.07	39	0.06	0.08	48	0.05	0.09	39
Net losses / Average loans and leases	0.02	0.13	22	0.12	0.28	37	0.08	0.27	27	0.17	0.21	53	0.12	0.22	42
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	23.88	16.12	78	12.70	15.46	45	24.03	33.98	37	44.56	36.22	77	38.83	41.30	60
Earnings coverage of net loan and lease losses (X)	105.55	4.52	91	16.08	21.56	60	23.47	22.91	68	12.14	24.40	46	17.49	21.75	57

#### Net Loan and Lease Losses By Type

Real estate loans	-0.03	0.03	14	0.03	0.03	59	0.01	0.04	33	0.04	0.01	82	0.03	0.02	70
Real estate loans secured by 1-4 family	-0.06	-0.01	13	0.09	0.01	90	0.03	0.01	76	-0.01	0.01	29	0.05	0.01	78
Revolving	-0.08	-0.05	24	0.19	0.01	90	0.11	0.01	86	0	0.02	50	0.09	0.03	68
Closed-end	-0.05	-0.01	14	0.05	0.01	87	0.01	0	61	-0.01	0	23	0.03	0.01	71
Commercial real estate loans	-0.02	0.05	12	0.01	0.03	50	0	0.07	24	0.06	0.01	87	0.03	0.01	70
Construction and land development	-0.04	0	14	0	0	36	-0.01	0	33	0.28	-0.01	98	0.13	-0.03	94
1-4 family	0	0	21	0.02	0	95	0.01	0	90	0.06	0	95	0.04	-0.01	97
Other	-0.04	-0.01	14	-0.02	0	15	-0.02	0	18	0.23	-0.01	97	0.09	-0.02	93
Multifamily	-0.01	0.01	8	0.01	0	91	0	0	84	-0.01	0	8	0	0	36
Nonfarm nonresidential	-0.01	0.07	12	0.01	0.05	48	0.01	0.11	24	0.02	0.02	64	0	0.02	46
Owner-occupied	-0.02	0.01	6	0.01	0.02	71	0.01	0.02	52	0.02	0.01	82	0	0.01	51
Other	0.01	0.06	55	0	0.03	22	0	0.08	13	0	0.01	58	0	0.01	34
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0	0.20	22	0.08	0.46	23	0.04	0.47	14	0.09	0.37	18	0.02	0.31	13
Loans to individuals	0.44	0.78	44	1.40	1.41	65	1.15	1.13	65	1.99	1.17	80	1.22	1.16	60
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.39	0.08	88	0.43	0.13	86	0.40	0.15	84	0.08	0.15	54	-0.07	0.14	2

BHC Name

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	16,325	21,219	36,183	66,470	57,285
90+ days past due loans and leases	8,747	19,255	13,633	26,589	23,600
Nonaccrual loans and leases	36,399	39,624	42,449	28,232	26,953
Total past due and nonaccrual loans and leases	61,471	80,098	92,265	121,291	107,838
Restructured 30-89 days past due	803	618	1,613	2,671	2,707
Restructured 90+ days past due	135	1,594	950	1,322	147
Restructured nonaccrual	6,232	5,068	6,655	3,810	7,397
Total restructured loans and leases	7,170	7,280	9,218	7,803	10,251
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	12,114	26,150	11,398	11,693	16,347
Other real estate owned	6,834	6,443	12,657	8,265	8,813
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.12	0.27	30	0.15	0.36	23	0.26	0.39	37	0.52	0.43	69	0.59	0.44	73
90+ days past due loans and leases	0.06	0.10	68	0.13	0.13	73	0.10	0.12	68	0.21	0.15	76	0.24	0.17	75
Nonaccrual loans and leases	0.27	0.58	18	0.28	0.61	17	0.30	0.66	17	0.22	0.51	17	0.28	0.54	18
90+ days past due and nonaccrual loans and leases	0.33	0.73	20	0.41	0.80	22	0.40	0.85	20	0.43	0.71	29	0.52	0.75	34
30-89 days past due restructured	0.01	0.01	67	0	0.01	56	0.01	0.01	69	0.02	0.01	73	0.03	0.02	77
90+ days past due restructured	0	0	75	0.01	0.01	85	0.01	0.01	82	0.01	0.01	83	0	0.01	63
Nonaccrual restructured	0.05	0.12	34	0.04	0.13	23	0.05	0.13	31	0.03	0.14	22	0.08	0.16	34
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.12	0.27	30	0.15	0.37	23	0.26	0.40	37	0.52	0.43	69	0.59	0.44	73
90+ days past due assets	0.06	0.10	68	0.13	0.13	73	0.10	0.12	68	0.21	0.15	76	0.24	0.18	75
Nonaccrual assets	0.27	0.59	18	0.28	0.62	17	0.30	0.67	17	0.22	0.53	17	0.28	0.57	18
30+ days past due and nonaccrual assets	0.45	1.04	15	0.56	1.21	17	0.65	1.29	21	0.96	1.19	51	1.11	1.26	54
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.23	0.43	22	0.30	0.49	27	0.29	0.52	30	0.31	0.44	38	0.37	0.48	38
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.46	28	0.33	0.52	27	0.35	0.55	34	0.36	0.48	43	0.43	0.52	42
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.28	0.52	28	0.38	0.56	29	0.35	0.60	27	0.30	0.53	23	0.40	0.60	31
Allowance for loan and lease losses	47.59	67.93	35	43.79	65.48	31	43.02	66.66	31	123.38	115.41	65	133.92	118.28	68
Equity capital + allowance for loan and lease losses	1.96	4.43	20	2.67	4.83	25	2.41	4.97	24	2.04	4.28	22	2.80	4.79	27
Tier 1 capital + allowance for loan and lease losses	3.03	5.28	26	4.23	5.98	34	3.75	6.05	27	3.53	5.65	28	4.30	6.16	34
Loans and leases + other real estate owned	0.41	0.88	20	0.52	0.92	20	0.49	0.97	21	0.41	0.85	18	0.57	0.96	25

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.12	0.24	39	0.17	0.39	29	0.30	0.39	46	0.52	0.38	74	0.63	0.42	78
90+ days past due .....	0.08	0.12	71	0.18	0.15	79	0.12	0.16	72	0.25	0.16	80	0.28	0.22	75
Nonaccrual .....	0.36	0.65	30	0.37	0.63	29	0.41	0.76	29	0.27	0.46	33	0.33	0.57	33
Commercial and industrial															
30–89 days past due .....	0.09	0.17	37	0.05	0.23	26	0.09	0.23	28	0.49	0.31	77	0.29	0.30	58
90+ days past due .....	0.04	0.02	77	0.01	0.03	44	0.03	0.03	69	0.07	0.05	70	0.09	0.05	76
Nonaccrual .....	0.06	0.64	8	0.08	0.75	9	0.06	0.75	8	0.08	0.83	13	0.12	0.76	9
Individuals															
30–89 days past due .....	0.39	0.55	39	0.42	0.58	38	0.64	0.83	39	0.85	0.83	50	0.93	0.84	55
90+ days past due .....	0.05	0.07	65	0.19	0.13	77	0.09	0.14	58	0.17	0.17	69	0.16	0.16	68
Nonaccrual .....	0.05	0.18	41	0.10	0.22	48	0.09	0.28	40	0.09	0.17	48	0.10	0.23	42
Depository institution loans															
30–89 days past due .....		0			0.03			0			0		0	0	47
90+ days past due .....		0			0			0			0		0	0	47
Nonaccrual .....		0			0			0			0		0	0	48
Agricultural															
30–89 days past due .....	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due .....	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
Nonaccrual .....	0	0.69	24	0	0.80	23	0	0.49	24	0.67	0.67	70	0	0.75	23
Foreign governments															
30–89 days past due .....		0.01			0			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0	0.11	18	0	0.14	12	0	0.18	36	0	0.20	14	0	0.17	12
90+ days past due .....	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual .....	0	0.13	22	0	0.15	35	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.23	0.35	46	0.47	0.60	54	0.86	0.65	76	1.58	0.67	89	1.81	0.71	91
	90+ days past due	0.20	0.27	75	0.34	0.29	80	0.37	0.33	80	0.54	0.31	81	0.54	0.46	76
	Nonaccrual	1.04	0.82	72	0.96	0.84	64	1.24	0.89	73	0.67	0.73	52	0.58	0.86	40
Revolving	30-89 days past due	0.29	0.29	53	0.47	0.40	67	0.67	0.48	71	1.86	0.45	96	1.10	0.50	87
	90+ days past due	0.10	0.02	87	0.32	0.03	93	0.14	0.03	86	0.54	0.05	95	0.11	0.05	75
	Nonaccrual	0.67	1.05	54	0.58	1.27	42	0.78	1.13	54	0.32	1	27	0.25	1.17	17
Closed-end	30-89 days past due	0.20	0.36	42	0.47	0.61	54	0.93	0.65	76	1.47	0.70	89	2.15	0.75	91
	90+ days past due	0.23	0.29	78	0.35	0.33	79	0.46	0.38	80	0.54	0.35	81	0.74	0.53	78
	Nonaccrual	1.18	0.77	79	1.11	0.81	74	1.42	0.87	80	0.81	0.70	61	0.74	0.84	50
Junior lien	30-89 days past due	0.02	0.01	86	0.01	0.02	62	0.12	0.02	97	0.05	0.02	81	0.11	0.03	93
	90+ days past due	0.01	0	90	0.01	0	92	0.01	0	82	0.03	0	96	0.01	0	78
	Nonaccrual	0.09	0.04	80	0.08	0.05	71	0.10	0.04	83	0.08	0.04	74	0.04	0.06	49
Commercial real estate	30-89 days past due	0.08	0.14	48	0.07	0.23	34	0.14	0.26	46	0.18	0.18	60	0.22	0.17	65
	90+ days past due	0.04	0.01	83	0.13	0.02	93	0.05	0.02	84	0.16	0.03	91	0.20	0.03	94
	Nonaccrual	0.17	0.52	23	0.20	0.43	31	0.17	0.62	18	0.14	0.23	39	0.24	0.28	50
Construction and development	30-89 days past due	0.13	0.12	72	0.16	0.24	59	0.26	0.28	64	0.41	0.28	73	0.07	0.21	38
	90+ days past due	0.02	0.01	83	0.04	0.01	84	0	0.01	35	0.04	0.02	83	0.13	0.02	90
	Nonaccrual	0.32	0.36	71	0.32	0.25	71	0.33	0.41	68	0.30	0.20	78	0.67	0.19	87
1-4 family	30-89 days past due	0	0.02	33	0.10	0.04	78	0.13	0.03	86	0.06	0.06	66	0	0.06	25
	90+ days past due	0	0	44	0	0	85	0	0	42	0	0	83	0	0	43
	Nonaccrual	0.03	0.02	80	0.10	0.04	85	0.01	0.03	63	0.03	0.02	77	0.31	0.02	97
Other	30-89 days past due	0.13	0.07	80	0.06	0.17	52	0.14	0.22	60	0.36	0.20	77	0.07	0.13	53
	90+ days past due	0.02	0	89	0.03	0	90	0	0	40	0.04	0.01	85	0.13	0.02	91
	Nonaccrual	0.29	0.29	72	0.22	0.18	71	0.32	0.35	69	0.26	0.17	80	0.36	0.15	84
Multifamily	30-89 days past due	0.02	0.06	64	0	0.08	24	0.08	0.09	64	0.04	0.08	57	0.03	0.10	50
	90+ days past due	0	0	44	0.05	0	95	0	0	45	0.07	0	92	0	0.01	39
	Nonaccrual	0.01	0.14	46	0	0.08	39	0	0.11	40	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.09	0.14	53	0.06	0.20	34	0.12	0.23	50	0.14	0.14	53	0.29	0.17	77
	90+ days past due	0.05	0.01	86	0.16	0.02	92	0.07	0.02	85	0.19	0.03	91	0.24	0.03	94
	Nonaccrual	0.17	0.66	19	0.20	0.55	22	0.16	0.80	11	0.12	0.28	26	0.14	0.30	31
Owner Occupied	30-89 days past due	0.06	0.04	69	0.04	0.07	43	0.06	0.07	55	0.12	0.07	72	0.28	0.09	93
	90+ days past due	0.04	0	92	0.14	0.01	98	0.06	0	95	0.15	0.01	96	0.20	0.01	96
	Nonaccrual	0.12	0.25	35	0.16	0.24	43	0.12	0.27	28	0.11	0.16	47	0.10	0.17	36
Other	30-89 days past due	0.03	0.09	44	0.02	0.11	42	0.07	0.14	54	0.02	0.07	37	0.01	0.07	31
	90+ days past due	0.01	0.01	81	0.02	0.01	82	0	0.01	72	0.05	0.01	85	0.05	0.01	86
	Nonaccrual	0.05	0.40	25	0.03	0.24	19	0.04	0.44	16	0.01	0.10	22	0.05	0.13	41
Farmland	30-89 days past due	1.09	0.11	94	1.28	0.31	87	0	0.11	30	1.22	0.23	89	0.52	0.25	81
	90+ days past due	0	0	45	1.40	0.03	97	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,818,303	1,849,921	1,855,066	1,896,132	1,467,509
Retained earnings	757,342	600,655	673,815	581,395	467,345
Accumulated other comprehensive income (AOCI)	53,072	61,304	71,015	35,575	-10,273
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,628,717	2,511,880	2,599,896	2,513,102	1,924,581
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,001,075	1,028,572	1,016,374	1,039,620	827,984
Accumulated other comprehensive income-related adjustments	53,071	61,304	71,015	35,574	-10,274
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,574,571	1,422,004	1,512,507	1,437,908	1,106,871
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,574,571	1,422,004	1,512,507	1,437,908	1,106,871
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	166,356	166,363	166,356	0	129,838
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	166,356	166,363	166,356	0	129,838
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	166,356	166,363	166,356	0	129,838
<b>Tier 1 Capital</b>	1,740,927	1,588,367	1,678,863	1,437,908	1,236,709
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	285,671	293,173	285,170	292,733	157,057
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	68,461	106,087	99,323	43,194	41,945
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	354,132	399,260	384,493	335,927	199,002
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	354,132	399,260	384,493	335,927	199,002
Exited advanced approach tier 2 capital					
Total capital	2,095,059	1,987,627	2,063,356	1,773,835	1,435,711
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	19,923,183	19,161,850	19,816,234	17,396,871	13,569,887
Less: Deductions from common equity tier 1 capital	1,001,074	1,028,572	1,016,374	1,039,620	827,984
Less: Other deductions	0	124,511	39,228	0	0
Total assets for leverage ratio	18,922,109	18,008,767	18,760,632	16,357,251	12,741,903
Total risk-weighted assets	14,909,784	14,397,049	14,739,149	14,042,949	11,146,898
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	10.56	12.66	20	9.88	11.98	19	10.26	12.35	18	10.24	12.11	24	9.93	12.09	14
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.68	13.44	19	11.03	12.72	22	11.39	13.08	24	10.24	12.78	13	11.09	12.85	24
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.05	15.42	25	13.81	14.77	37	14	15.23	31	12.63	14.36	17	12.88	14.45	25
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.20	9.11	55	8.82	9.03	48	8.95	9.13	46	8.79	9.76	25	9.71	9.71	49
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	752	1,581	2,002	1,178	1,553	-52.44	61.37
Other insurance activities income	752	1,581	2,002	1,178	1,553	-52.44	61.37
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	427,727	327,075	326,891	322,916	263,034	30.77	142.46

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.22	0.37	65	0.48	0.39	75	0.29	0.41	69	0.17	0.47	62	0.29	0.47	68
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.01	11.54	93	18.60	11.35	79	17.77	11.03	79	21.82	11.51	88	20.59	10.22	83
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

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## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	1	1	1	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	1	1	1	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1	1	1	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	0	-1.19	55		10.27			-2.40			22.48			7.24	
Total selected assets	0	3.19	51		5.10			2.04			12.40			3.24	
Deposits		9.07			10.22			3.46			10.36			5	

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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RSSD Number

FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	25,000	97,880	97,880	155,529	50,750	-74.46	-18.96
Dividends .....	25,000	97,880	97,880	155,529	50,750	-74.46	-18.96
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	4,504	0		
Dividends .....	0	0	0	4,504	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	25,000	97,880	97,880	160,033	50,750	-74.46	-18.96
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	1,428	240	1,338	1,487	2,719	495.00	115.06
Total operating income .....	26,428	98,120	99,218	161,520	53,469	-73.07	-16.14
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	3,851	4,087	8,177	8,189	8,187	-5.77	781.24
Other expenses .....	6,632	7,274	13,578	19,180	20,849	-8.83	33.58
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	10,483	11,361	21,755	27,369	29,036	-7.73	94.06
Income (loss) before taxes .....	15,945	86,759	77,463	134,151	24,433	-81.62	-38.94
Applicable income taxes (credit) .....	-2,442	-3,786	-5,439	-6,499	-6,177		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	18,387	90,545	82,902	140,650	30,610	-79.69	-34.04
Equity in undistributed income of subsidiaries .....	123,186	-52,747	75,326	52,878	115,638		1362.32
Bank subsidiaries .....	123,186	-52,747	75,326	57,009	115,638		1362.32
Nonbank subsidiaries .....	0	0	0	-4,131	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	141,573	37,798	158,228	193,528	146,248	274.55	290.03
<b>Memoranda</b>							
Bank net income .....	148,186	45,133	173,206	212,538	166,388	228.33	277.31
Nonbank net income .....	0	0	0	373	0		
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	2,955,839	96.47	2,710,652	92.30	2,848,477	94.37	2,776,750	2,193,960	9.05	176.77
Common and preferred stock .....	2,952,896	96.37	2,709,865	92.28	2,847,657	94.34	2,775,890	2,193,265	8.97	176.58
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	2,943	0.10	787	0.03	820	0.03	860	695	273.95	778.51
Investment in nonbank subsidiaries .....	9,546	0.31	10,970	0.37	10,968	0.36	21,512	9,288	-12.98	-4.33
Common and preferred stock .....	9,420	0.31	10,943	0.37	10,943	0.36	21,490	9,265	-13.92	-5.59
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	126	0	27	0	25	0	22	23	366.67	
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	49,449	1.61	173,612	5.91	116,748	3.87	5,283	3,681	-71.52	1148.08
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		-100.00
Premises, furnishings, fixtures and equipment .....	10,218	0.33	10,430	0.36	10,435	0.35	10,568	10,637	-2.03	-12.57
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	39,078	1.28	30,988	1.06	31,858	1.06	18,676	13,808	26.11	292.51
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	3,064,130	100.00	2,936,652	100.00	3,018,486	100.00	2,832,789	2,231,374	4.34	176.23
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	5,000		-100.00
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		-100.00
Subordinated notes and debentures .....	148,907	4.86	157,205	5.35	148,806	4.93	157,155	157,057	-5.28	
Other liabilities .....	26,202	0.86	20,594	0.70	20,168	0.67	22,295	10,394	27.23	145.64
Balance due to subsidiaries and related institutions .....	141,423	4.62	140,627	4.79	141,023	4.67	140,237	134,342	0.57	63.47
Total liabilities .....	316,532	10.33	318,426	10.84	309,997	10.27	319,687	306,793	-0.59	163.66
Equity Capital .....	2,747,598	89.67	2,618,226	89.16	2,708,489	89.73	2,513,102	1,924,581	4.94	177.76
Perpetual preferred stock (income surplus) .....	166,356	5.43	166,363	5.67	166,356	5.51	0	0	0.00	
Common stock .....	103,091	3.36	104,126	3.55	104,169	3.45	105,827	87,250	-0.99	79.17
Common surplus .....	1,715,212	55.98	1,745,795	59.45	1,750,897	58.01	1,790,305	1,380,259	-1.75	183.50
Retained earnings .....	709,867	23.17	540,638	18.41	616,052	20.41	581,395	467,345	31.30	123.41
Accumulated other comprehensive income .....	53,072	1.73	61,304	2.09	71,015	2.35	35,575	-10,273	-13.43	496.38
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	3,064,130	100.00	2,936,652	100.00	3,018,486	100.00	2,832,789	2,231,374	4.34	176.23
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	141,423	4.62	140,627	4.79	141,023	4.67	140,237	134,342	0.57	63.62
Notes payable to subsidiaries that issued TPS .....	141,423	4.62	140,627	4.79	141,023	4.67	140,237	134,342	0.57	63.62
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

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## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	10.36	12.64	34	3.04	4.33	29	6.14	7.29	31	7.90	9.68	23	7.84	10.40	21
Bank net income / Average equity investment in banks	10.25	12.37	35	3.31	4.55	29	6.28	7.45	34	8.03	10.51	22	8.49	11.19	23
Nonbank net income / Average equity investment in nonbanks	0	13.40	16	0	7.01	25	0	9.75	17	2.23	7.89	33	0	7.10	17
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	104.67	96.24	73	119.41	91.35	84	109.47	88.16	77	109.82	82.22	85	113.77	82.56	94
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15	0	3.59	14	0.19	5.93	38	0	3.78	11
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	11.52	16.87	43	12.16	20.37	48	11.45	20.06	44	12.72	20.43	57	15.94	20.88	58
Total debt / Equity capital	5.42	11.60	40	6	14.50	44	5.49	14.41	35	6.25	14.31	49	8.42	14.69	54
Total debt + notes payable to subs that issued TPS / Equity capital	10.57	13.82	46	11.38	16.78	50	10.70	16.67	45	11.83	16.36	57	15.40	17.10	63
Total debt + Loans guaranteed for affiliate / Equity capital	5.42	11.69	39	6	14.81	43	5.49	14.68	34	6.25	14.56	48	8.42	15.14	53
Total debt / Equity capital – excess over fair value	5.42	11.71	39	6	14.64	44	5.49	14.52	35	6.25	14.51	49	8.42	14.81	54
Long-term debt / Equity capital	5.42	11.05	40	6	13.39	45	5.49	13.56	37	6.25	13.04	50	8.16	13.37	55
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0.26	1.14	77
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	49.57	39.10	57	15	29.33	37	29.73	34.67	43	14.52	28.44	36	35.41	28.63	60
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	107.81	103.07	75	103.92	103.11	59	105.54	102.81	68	111.31	103.22	85	114.44	103.10	88
Total investment in subs / Equity capital	107.93	108.26	68	103.95	110.49	45	105.57	110.16	55	111.35	111.07	73	114.48	112.48	71
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.76	0.25	82	1.36	0.67	74	0.95	0.47	71	1.47	0.36	90	1.90	0.35	93
Equity investment in subs – equity cap / Net income-div (X)	1.14	0.83	73		3.93		2.04	1.82	68	2.47	1.22	85	3.15	1.22	88
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	50.81	138.64	15	201.65	143.95	76	99.78	136.59	30	160.16	177.68	50	69.98	162.34	11
Cash from ops + noncash items + op expense / Op expense + dividend	60.87	130.64	21	206.12	154.33	72	108.25	147.24	32	163.66	190.27	46	65.17	174.91	8
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-14.31	103.17	9	432.25	148.07	90	198.32	134.08	82	102.73	116.34	40	102.68	103.19	56
Pretax operating income + interest expense / Interest expense	514.05	1,479.01	31	2,222.80	2,733.67	70	1,047.33	2,016.32	52	1,738.19	1,968.54	61	398.44	2,898.75	25
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	382.61	1,667.11	25	1,358.11	1,374.36	66	701.70	1,539.23	42	983.50	1,632.83	45	269.27	1,369.37	19
Dividends + interest from subsidiaries / Interest expense + dividends	48.44	153.06	15	224.55	169.52	69	105.59	150.43	30	184.94	210.80	49	76.68	188.90	8
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	23.86	41.77	50		27.95		27.97	35.64	66		57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0.10	3.64	31	0.13	3.69	33	0.07	3.85	33	0.09	2.64	35	-0.20	2.61	23
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.02	1.79	42	0.03	2.90	41	0.03	2.66	41	0.04	5.62	37	0.03	5.50	35
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	259.74	78.46	92	43.63	73.92	33	101.95	81.10	78	55.70	57.84	57	189.48	57.26	96
Dividends declared / Net income .....	33.73	25.30	68	104.51	60.26	84	53.42	42.29	67	40.48	33.08	64	39.66	27.33	73
Net income – dividends / Average equity.....	6.86	9.64	31	-0.14	1.15	29	2.86	4.14	31	4.70	6.46	25	4.73	7.33	18
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	52.35	139.49	24	247.78	166.94	72	115.81	132.17	46	198.52	178.13	55	87.50	157.73	23
Dividends from nonbank subsidiaries .....	0	3.97	27	0	3.69	27	0	3.41	23	5.75	7.53	70	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	52.35	193.08	15	247.78	205.70	69	115.81	174.85	31	204.27	260.40	45	87.50	215.26	9
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	16.87	36.56	27	216.87	82.59	91	56.51	60.28	48	73.18	66.55	57	30.50	60.71	19
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	16.87	38.35	26	216.87	98.26	87	56.51	62.88	47	73.18	69.36	53	30.50	63.43	17
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		54.17			52.25			56.39		1,207.51	82.95	95		51.40	
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38		0	20.25	26		18.56	
Management and service fees from nonbank subsidiaries .....		0.63			1.87			0.86		0	1.92	38		2.96	
Other income from nonbank subsidiaries.....		0.08			0.22			0.16		0	1.06	43		0.15	
Operating income from nonbank subsidiaries .....		76.16			78.35			79.84		1,207.51	150.41	95		99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	94.60	67.82	53	99.76	66.84	74	98.65	69.76	71	96.29	67.32	61	94.91	65.18	58
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	94.60	81.78	42	99.76	81.90	59	98.65	82.20	58	96.29	78.80	40	94.91	74.20	42
Dividends from nonbank subsidiaries .....	0	2.67	26	0	2.05	28	0	1.95	23	2.79	2.65	72	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	6.48	17	0	6.25	20	0	4.70	16	2.79	7.29	64	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37		2,686.84	87.87	96
Loans and advances from subsidiaries / Total debt .....	94.97	28.31	85	89.45	33.86	82	94.77	27.08	86	89.23	28.33	83	82.90	26.53	85